

American Freedom Stars & Stripes® 5

State Approvals as of January 9, 2012

	Alabama	Alaska	Arizona	Arkansas	California	Colorado	Connecticut	Delaware	District of Columbia	Florida	Georgia	Hawaii	Idaho	Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana	Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Montana	Nebraska	Nevada	New Hampshire	New Jersey	New Mexico	North Carolina	North Dakota	Ohio	Oklahoma	Oregon	Pennsylvania	Rhode Island	South Carolina	South Dakota	Tennessee	Texas	Utah	Vermont	Virginia	Washington	West Virginia	Wisconsin	Wyoming			
American Freedom Stars & Stripes 5 P1086811NW	□	□	□	□	□	□	□	□	■	□	□	□	□	▲	□	□	□	□	□	□	■	W	◇	▲	■	▲	□	□	□	□	□	□	□	□	▲	□	◇	■	□	□	□	□	□	□	□	□	□	□	▲	■	□	□	□

- Product approved for sale.
- ▲ No-MVA product approved for sale.
- Non-renewal product approved for sale.
- ◇ Product approved with state-specific marketing material.
- W Product approved for sale; Extended Care (R6032410NW) and Terminal Illness (R6032310NW) Waivers not approved.

American Freedom Stars & Stripes® 7

State Approvals as of July 18, 2011

	Alabama	Alaska	Arizona	Arkansas	California	Colorado	Connecticut	Delaware	District of Columbia	Florida	Georgia	Hawaii	Idaho	Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana	Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Montana	Nebraska	Nevada	New Hampshire	New Jersey	New Mexico	North Carolina	North Dakota	Ohio	Oklahoma	Oregon	Pennsylvania	Rhode Island	South Carolina	South Dakota	Tennessee	Texas	Utah	Vermont	Virginia	Washington	West Virginia	Wisconsin	Wyoming				
American Freedom Stars & Stripes 7 P1081610NW	□	□	□	□	□	□	□	□	□	□	□	□	□	▲	□	□	□	□	□	□	■	W	◇	▲	■	▲	□	□	□	□	□	□	□	□	□	□	□	◇	■	□	□	□	□	□	□	□	□	□	□	□	□	□	□	□

- Product approved for sale.
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- W Product approved for sale; Extended Care (R6032410NW) and Terminal Illness (R6032310NW) Waivers not approved.

American Freedom Stars & Stripes 5 & 7

Interest Rates as of January 9, 2012

Product Name	Base Rate	FY Rate	Effective Yield ¹	Guaranteed Rates ²							Guar. Min.
				Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7		
American Freedom Stars & Stripes 5 For Purchase Payments \$100,000 and over	1.55%	1.55%	1.85%	1.70%	1.85%	2.00%	2.15%	-	-	1.00%	
American Freedom Stars & Stripes 5 For Purchase Payments under \$100,000	1.35%	1.35%	1.65%	1.50%	1.65%	1.80%	1.95%	-	-	1.00%	
American Freedom Stars & Stripes 5: no MVA For Purchase Payments \$100,000 and over	1.20%	1.20%	1.50%	1.35%	1.50%	1.65%	1.80%	-	-	1.00%	
American Freedom Stars & Stripes 5: no MVA For Purchase Payments under \$100,000	1.00%	1.00%	1.30%	1.15%	1.30%	1.45%	1.60%	-	-	1.00%	
American Freedom Stars & Stripes 7 For Purchase Payments \$100,000 and over	1.55%	1.55%	2.30%	1.80%	2.05%	2.30%	2.55%	2.80%	3.05%	1.00%	
American Freedom Stars & Stripes 7 For Purchase Payments under \$100,000	1.50%	1.50%	2.25%	1.75%	2.00%	2.25%	2.50%	2.75%	3.00%	1.00%	
American Freedom Stars & Stripes 7: no MVA For Purchase Payments \$100,000 and over	1.30%	1.30%	2.05%	1.55%	1.80%	2.05%	2.30%	2.55%	2.80%	1.00%	
American Freedom Stars & Stripes 7: no MVA For Purchase Payments under \$100,000	1.25%	1.25%	2.00%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	1.00%	

¹ Yield is based on current interest rate and increasing base rate for the initial term.

² Escalating interest rates guaranteed for initial term.

Products not available in all states. Contract form numbers may vary by state.
Rates, state availability and product information for all products, including retired products, can be found on www.GAFRI.com.
P.O. Box 5420, Cincinnati, Ohio 45201-5420

